Case 07-72194 Doc 1

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Filed 09/14/07 Entered 09/14/07 11:28:50 Desc Main Document Page 1 of 27 United States Bankruptcy Court Northern District of Illinois Filed 09/14/07

Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to no one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in conte of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept	IN	RE:		Case No.
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. 5 239(a) and Bankruptey Rule 2016(b), I certify that I am the attorney for the above-mamed debtor(s) and that compensation paid to one year before the filing of the petition in bankruptey, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in control of rin connection with the bankruptey case is as follows: For legal services, I have agreed to accept	De	Santi. Anne M.		Chapter 7
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Prior to the filing of this statement I have received	1.	one year before the filing of the petition in bankruptc	y, or agreed to be paid to me, for services rende	
Halance Due		For legal services, I have agreed to accept		\$\$,
2. The source of the compensation paid to me was: Debtor Other (specify): 3. The source of compensation to be paid to me is: Debtor Other (specify): 4. In a source of compensation to be paid to me is: Debtor Other (specify): 4. In a source of compensation to be paid to me is: Debtor Surface of the source of compensation with any other person unless they are members and associates of my law firm. A copy of the agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy: Deparation and filing of any petition, schedules, statement of affairs and plan which may be required: c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof: d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters: e. [Other provisions as needed] 6. By agreement with the debtor(s), the above disclosed fee does not include the following services: Search out judgment liens on real property and UCC liens. We have not been hired to avoid liens. Debtors are 100% responsible to provide attorney with all names and addresses of creditors and any other interested party. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. September 14, 2007 (8/ George P. Hampilos		Prior to the filing of this statement I have received .		\$\$1,850.00
The source of compensation to be paid to me is: Debtor Other (specify): Thave not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. Thave agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreed to share the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor in the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; Other provisions as needed		Balance Due		\$\$
1. In a we not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ Thave agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreed to reduce the person of the pe	2.	The source of the compensation paid to me was:	Debtor Other (specify):	
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreed to the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and nendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 6. By agreement with the debtor(s), the above disclosed fee does not include the following services: Search out judgment liens on real property and UCC liens. We have not been hired to avoid liens. Debtors are 1009 responsible to provide attorney with all names and addresses of creditors and any other interested party. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. September 14, 2007 /s/ George P. Hampilos	3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 6. By agreement with the debtor(s), the above disclosed fee does not include the following services: Search out judgment liens on real property and UCC liens. We have not been hired to avoid liens. Debtors are 1009 responsible to provide attorney with all names and addresses of creditors and any other interested party. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. September 14, 2007 // George P. Hampilos	4.	I have not agreed to share the above-disclosed or	ompensation with any other person unless they a	are members and associates of my law firm.
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b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 6. By agreement with the debtor(s), the above disclosed fee does not include the following services: Search out judgment liens on real property and UCC liens. We have not been hired to avoid liens. Debtors are 100? responsible to provide attorney with all names and addresses of creditors and any other interested party. CERTIFICATION Lecrtify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. September 14, 2007 /s/ George P. Hampilos	5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankr	uptcy case, including:
Search out judgment liens on real property and UCC liens. We have not been hired to avoid liens. Debtors are 1009 responsible to provide attorney with all names and addresses of creditors and any other interested party. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. September 14, 2007 /s/ George P. Hampilos		 b. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cr d. Representation of the debtor in adversary procee 	statement of affairs and plan which may be requeditors and confirmation hearing, and any adjou	uired;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. September 14, 2007 /s/ George P. Hampilos	6.	Search out judgment liens on real prop	erty and UCC liens. We have not be	
				for representation of the debtor(s) in this bankruptcy
Date Signature of Attorney	-		/s/ George P. Hampilos	Signature of Attorney
Schirger, Monteleone & Hampilos, PC		Date		

Name of Law Firm

Case 07-72194 Doc 1 (Official Form 1) (04/07)	Filed 09/14/07 Document) Desc Main	
	tes Bankruptcy Co n District of Illinoi	ourt		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle DeSanti, Anne M.	e):	Name of Joint Debte	or (Spouse) (Last, First, N	Aiddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): fka Anne M. MacKay Ann M. DeSanti			sed by the Joint Debtor in aiden, and trade names):	the last 8 years	
Last four digits of Soc. Sec. No./Complete EIN or other than one, state all): 7330	r Tax I.D. No. (if more	Last four digits of Sethan one, state all):	oc. Sec. No./Complete EI	IN or other Tax I.D. No. (if more	
Street Address of Debtor (No. & Street, City, State & 2 2055 Schell Drive Rockford, IL	Zip Code):	Street Address of Jo	oint Debtor (No. & Street,	City, State & Zip Code):	
	ZIPCODE 61109			ZIPCODE	
County of Residence or of the Principal Place of Busine Winnebago	ess:	County of Residence	e or of the Principal Place	e of Business:	
Mailing Address of Debtor (if different from street add	lress)	Mailing Address of	Joint Debtor (if different	from street address):	
<u> </u>	ZIPCODE	İ		ZIPCODE	
Location of Principal Assets of Business Debtor (if diff	ferent from street address abo	ove):			
				ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) Health Care Business Single Asset Real Estate as defined in 1 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) Chapter 7		
	Tax-Exempt (Check box, if ap ☐ Debtor is a tax-exempt of Title 26 of the United St Internal Revenue Code).	pplicable.) § 101(8) as "incurred by an individual primarily for a personal, family, or house-			
Filing Fee (Check one box) Chapter 11 Debtors: Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders affiliates are less than \$2,190,000.					
Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideratio	• .	Acceptances of the	le boxes: iled with this petition	petition from one or more classes of 1126(b).	
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 5	5,001- 10,001- 25,00	01- 50,001- (Over		

						erearrors,	in decordance m	141 11 0.5.0. § 1120(0).
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							THIS SPACE IS FOR COURT USE ONLY	
Estimated Number o	of Creditors							
1- 50- 49 99 ✓ □	199 9	00- 1,000- 099 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000		
Estimated Assets \$0 to \$10,000	\$10,0 \$100.		\$100,000 to \$1 million		\$1 million \$100 million		More than \$100 million	
Estimated Liabilities \$0 to \$50,000	□ \$50,0 \$100,		\$100,000 to \$1 million		\$1 million \$100 million		More than \$100 million	

of the petition.

4/07 Entered 09/14/07 11:28:50 ent Page 4 of 27

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FORM **B1**, Page 3

(This page must be completed and filed in every case)

Name of Debtor(s): **DeSanti, Anne M.**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Anne M. DeSanti

Signature of Debtor

Anne M. DeSanti

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 14, 2007

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Χ

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ George P. Hampilos

Signature of Attorney for Debtor(s)

George P. Hampilos 6210622

Printed Name of Attorney for Debtor(s)

Schirger, Monteleone & Hampilos, PC

Firm Name

308 West State Street #210

Address

Rockford, IL 61101

(815) 962-0044

Telephone Number

September 14, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-72194 Official Form 1, Exhibit D (10/06)

Doc 1

Filed 09/14/07

Entered 09/14/07 11:28:50

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Page 5 of 27 Document **United States Bankruptcy Court**

Northern District of Illinois

IN RE:		Case No.
DeSanti, Anne M.		Chapter 7
·	Debtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Anne M. DeSanti

Date: September 14, 2007

Case 07-72194 Official Form 6 - Summary (10/06)

Doc 1

Filed 09/14/07

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Document Page 6 of 27 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
DeSanti, Anne M.		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 29,580.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 19,077.60	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 111,701.30	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,097.40
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,029.00
	TOTAL	14	\$ 29,580.00	\$ 130,778.90	

Case 07-72194 Doc 1 Official Form 6 - Statistical Summary (10/06)

Filed 09/14/07 Document

Entered 09/14/07 11:28:50 Desc Main

Page 7 of 27

nited States	Bankrup	cty Court
Northern D	istrict of	Illinois

IN RE:		Case No
DeSanti, Anne M.		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,097.40
Average Expenses (from Schedule J, Line 18)	\$ 2,029.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 588.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,077.60
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 111,701.30
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 113,778.90

Case 07-72194	Doc 1	Filed 09/14/07	Entered 09/14/07 11:28:50	Desc Main
		Document	Page 8 of 27	

IN RE DeSanti, Anne M.

Jamen Tage C

Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	TOTA	AL	0.00	
None			EXEMPTION	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	W J C	PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR	AMOUNT OF SECURED CLAIM
		Н	CURRENT VALUE OF DEBTOR'S INTEREST IN	

(Report also on Summary of Schedules)

Case 07-72194	Doc 1	Filed 09/14/07
		Document

Page 9 of 27

Entered 09/14/07 11:28:50 Desc Main

Case No.

IN RE DeSanti, Anne M.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		10.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account. Midwest Bank		4,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous household furnishings		1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel.		250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.		Golf Clubs Miscellaneous jewelry.		50.00 500.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AIG Life Insurance.		2,300.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IMRF Retirement Account payable monthly.		270.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
	NIII E D. DEDSONAL DRODERTY			1	<u> </u>

IN RE DeSanti, Anne M.

Document

_ Case No. __

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O DESCRIPTION AND LOCATION OF PROPERTY E	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	x		
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X		
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x		
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X .		
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2002 Volkswagen Bug		4,000.00
26.	Boats, motors, and accessories.	X		
27.	Aircraft and accessories.	X		
28.	Office equipment, furnishings, and supplies.	x		
29.	Machinery, fixtures, equipment, and supplies used in business.	X		
30.	Inventory.	X		
31.	Animals.	X		
32.	Crops - growing or harvested. Give particulars.	X		
33.	Farming equipment and implements.	X		
	Farm supplies, chemicals, and feed.	X		4=
35.	Other personal property of any kind not already listed. Itemize.	Marriott's Waiohai Beach Club Timeshare Property Subject to \$19,000 lien)		17,000.00
		ТО		29,580.00

Case 07-72194
Official Form 6C (04/07)
IN RE DeSanti, Anne M.

Doc 1 Filed 09/14/07 Entered 09/14/07 11:28:50 Desc Main Document

Page 11 of 27

_ Case No. __

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875.
Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking Account. Midwest Bank	735 ILCS 5 §12-1001(b)	4,000.00	4,000.00
Necessary wearing apparel.	735 ILCS 5 §12-1001(a)	250.00	250.00
AIG Life Insurance.	735 ILCS 5 §12-1001(h)(3)	2,300.00	2,300.00
IMRF Retirement Account payable monthly.		270.00	270.00
2002 Volkswagen Bug	735 ILCS 5 §12-1001(c)	2,400.00	4,000.00

Filed 09/14/07 Document Entered 09/14/07 11:28:50 Page 12 of 27

Desc Main

IN RE DeSanti, Anne M.

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0012900383	Х	J	Timeshare property	T			19,077.60	2,077.60
Marriott Vacation Club P.O. Box 382028 Pittsburgh, PA 15250-8028			VALUE \$ 17,000.00					
ACCOUNT NO.			11,000.00					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ocntinuation sheets attached			(Total of th		otota page		\$ 19,077.60	\$ 2,077.60
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als tatis	stica	n al	\$ 19,077.60	\$ 2,077.60

Document

Filed 09/14/07 Entered 09/14/07 11:28:50 Page 13 of 27

Case No.

IN RE DeSanti, Anne M.

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. • continuation sheets attached

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Filed 09/14/07 Document

Entered 09/14/07 11:28:50 Desc Main Page 14 of 27

Case No.

IN RE DeSanti, Anne M.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND AMOUNT INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) ACCOUNT NO. 4264-2850-1998-6983 W **Bank Of America** P.O. Box 15726 Wilmington, DE 19886-5726 13,738.79 Н ACCOUNT NO. 411749-13-109603-9 Beneficial Finance P.O. Box 17574 Baltimore, MD 21297-1574 9,748.12 Н ACCOUNT NO. 5178-0525-3365-2885 Capital One Bank % Freedman Anselmo Lindberg & Rappe P.O. Box 3228 Naperville, IL 60566-7228 19,287.27 X Н ACCOUNT NO. 4388-5400-1046-7131 Chase Card Services P.O. Box 659409 San Antonio, TX 78265 12,168.54 Subtotal 2 continuation sheets attached 54,942.72 (Total of this page)

> (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

> > Summary of Certain Liabilities and Related Data.)

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Page 15 of 27

IN RE DeSanti, Anne M.

_ Case No. __

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 633 116 983	Х	Н				H	
Citgo Credit Card Center P.O. Box 689095 Des Moines, IA 50368-9095							1,974.76
ACCOUNT NO. 5466-1601-6997-0306	Х	Н					1,374.70
Citibank Mastercard % Blatt Hasenmiller Leibsker & Moore LLC 125 South Wacker Drive #400 Chicago, IL 60606-4440							34,312.16
ACCOUNT NO. 5522-3400-0009-1049	Х	Н					,
HSBC Card Services GM Cardmember Services P.O. Box 37281 Baltimore, MD 21297-3281							4,970.46
ACCOUNT NO. Member #93	Х	Н					·
Mauh-Nah-Tee-See Country Club 5151 Guilford Road Rockford, IL 61107							074.45
ACCOUNT NO. 50059146	Х	Н					874.15
Partners Club P.O. Box 3436 Minnetonka, MN 55343							20.17
ACCOUNT NO. 110-192-074-0	Х	Н				H	20.17
Phillips 66 P.O. Box 689060 Des Moines, IA 50368-9060							1,227.05
ACCOUNT NO. 8K9Z32	Х	Н		\vdash		\dashv	1,227.03
Progressive Insurance % NCO Financial Systems P.O. Box 15740 Wilmington, DE 19850-5740							24.22
Sheet no. 1 of 2 continuation sheets attached to			1	Sub	tota		94.20
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Standard of Certain Liabilities and Related	is pa T also atis	age Fota o o tica	e) al n al	\$ 43,472.95 \$

IN RE DeSanti, Anne M.

Page 16 of 27

__ Case No. ____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2008888493	Х	w				Ħ	
Rockford Memorial Hospital % Creditors Protection Service P.O. Box 4 Clinton, IA 52733-0004							640.00
ACCOUNT NO. 7714 10 0056289051	Х	Н				T	
Sam's Club P.O. Box 530942 Atlanta, GA 30353-0942							459.27
ACCOUNT NO. 923 112 411	Х	Н				\exists	459.27
Shell Oil P.O. Box 183018 Columbus, OH 43218-3018							1,282.00
ACCOUNT NO. 038029271400001	Х	Н				H	1,202.00
Verizon Wireless 26935 Northwestern Hwy #100-CFS Southfield, MI 48034							
ACCOUNT NO. 4185-8771-8027-2858	Х	Н				H	232.01
Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266-0487							9,303.35
ACCOUNT NO. 61633776	Х	Н				H	3,555.55
Wells Fargo Financial 4920 E. State Street Rockford, IL 61108-2272							1,369.00
ACCOUNT NO.						\forall	1,303.00
Sheet no. 2 of 2 continuation sheets attached to	-	<u>. </u>		Sub			. 40.005.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report	als	ota	ıl n	\$ 13,285.63
			the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related				\$ 111,701.30

Case 07-72194	Doc 1	Filed 09/14/07	Entered 09/14/07 11:28:50	
		Document	Page 17 of 27	

Debtor(s)

IN RE DeSanti, Anne M.

Case No.

Desc Main

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

Case 07-72194	Doc 1	Filed 09/14/07	Entered 09/14/07 11:28:50	Desc Main
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IN RE DeSanti, Anne M.

Document Page 18 of 27

Case No.

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
liam MacKay dress Unknown	Phillips 66 P.O. Box 689060 Des Moines, IA 50368-9060
	Beneficial Finance
	P.O. Box 17574
	Baltimore, MD 21297-1574
	Partners Club
	P.O. Box 3436 Minnetonka, MN 55343
	Willinetonka, Mily 33343
	Verizon Wireless
	26935 Northwestern Hwy #100-CFS Southfield, MI 48034
	·
	Mauh-Nah-Tee-See Country Club 5151 Guilford Road
	Rockford, IL 61107
	Progressive Insurance
	% NCO Financial Systems
	P.O. Box 15740
	Wilmington, DE 19850-5740
	Marriott Vacation Club
	P.O. Box 382028 Pittsburgh, PA 15250-8028
	Rockford Memorial Hospital % Creditors Protection Service
	P.O. Box 4
	Clinton, IA 52733-0004
	Citibank Mastercard
	% Blatt Hasenmiller Leibsker & Moore LLC
	125 South Wacker Drive #400 Chicago, IL 60606-4440
	HSBC Card Services GM Cardmember Services
	P.O. Box 37281
	Baltimore, MD 21297-3281
	Washington Mutual Card Services
	P.O. Box 660487
	Dallas, TX 75266-0487
	Wells Fargo Financial
	4920 E. State Street Rockford, IL 61108-2272
	INCORIOIA, IL VIIIO-EEIE

Case 07-72194 Doc 1 Filed 09/14/07 Entered 09/14/07 11:28:50 Desc Main Document Page 19 of 27

IN RE DeSanti, Anne M.

Debtor(s)

SCHEDULE H - CODEBTORS (Continuation Sheet)

_ Case No. ___

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NAME AND ADDRESS OF CODEBTOR	Chase Card Services P.O. Box 659409 San Antonio, TX 78265 Capital One Bank % Freedman Anselmo Lindberg & Rappe P.O. Box 3228 Naperville, IL 60566-7228 Sam's Club P.O. Box 530942 Atlanta, GA 30353-0942 Citgo Credit Card Center P.O. Box 689095 Des Moines, IA 50368-9095 Shell Oil P.O. Box 183018 Columbus, OH 43218-3018

Filed 09/14/07 Document

Page 20 of 27

Entered 09/14/07 11:28:50 Desc Main

Case No.

IN RE DeSanti, Anne M.

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE					
Single	RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer Barwood Go 1 years	If Course					
_	or projected monthly income at time case filed) alary, and commissions (prorate if not paid month)	thly)	\$ \$	DEBTOR 588.00		SPOUSE
3. SUBTOTAL			\$	588.00	\$	
4. LESS PAYROLL DEDUCTION a. Payroll taxes and Social Securi			\$	100.60	\$	
b. Insurancec. Union dues			\$		\$	
			\$ ——		\$ \$	
			\$		\$	
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS		\$	100.60	\$	
6. TOTAL NET MONTHLY TA	AKE HOME PAY		\$	487.40	\$	
	of business or profession or farm (attach detaile	ed statement)			\$	
8. Income from real property9. Interest and dividends			\$		\$	
	ort payments payable to the debtor for the debto	or's use or	Ψ		Ψ	
that of dependents listed above			\$		\$	
11. Social Security or other govern (Specify) Social Security			¢	1,340.00	\$	
(Specify) decial decurity			· \$	1,340.00	\$	
12. Pension or retirement income			\$	270.00	\$	
13. Other monthly income			¢		¢	
(Specify)			· \$		\$ ——— \$	
			\$		\$	
14 CURROTAL OF LINES FOR	WDOLIGH 12		Φ.	4 040 00	Φ.	
14. SUBTOTAL OF LINES 7 TI			\$	1,610.00		
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$	2,097.40	\$	
16. COMBINED AVERAGE MO if there is only one debtor repeat to	ONTHLY INCOME : (Combine column totals total reported on line 15)	from line 15;		\$	2,097.4	 <u>o</u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

__ Case No. _____

IN RE DeSanti, Anne M.

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Debtor(s)

SCHEDILE I. CURRENT EXPENDITURES OF INDIVIDUAL DERTOR(S)

SCHEDULE 3 - CORRENT EXILENDITURES OF INDIVIDUAL DEDITOR	(6)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate.	e any payment	ts made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes No _<	Ψ	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	
b. Water and sewer	\$	
c. Telephone	\$	90.00
d. Other Storage Unit	<u>\$</u>	158.00
Cable	\$	100.00
3. Home maintenance (repairs and upkeep) 4. Food	\$ \$	400.00
5. Clothing	\$ \$	50.00
6. Laundry and dry cleaning	\$ —— \$	10.00
7. Medical and dental expenses	\$ —	50.00
8. Transportation (not including car payments)	\$ ——	220.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	50.00
b. Life	\$	40.00
c. Health	\$	100.00
d. Auto	\$	61.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
10 7 . 11	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Ф	
a. Auto	\$	
b. Other	— \$ —	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$ —— \$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ ——	
17. Other	\$ ——	
17. Office	\$ 	
	\$	
	v	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,029.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this docu	ment.
None	n tins doed	arrent.
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,097.40
b. Average monthly expenses from Line 18 above	\$	2,029.00
c. Monthly net income (a. minus b.)	\$	68.40

Doc 1

Filed 09/14/07 Document

Entered 09/14/07 11:28:50 Desc Main Page 22 of 27

Case No.

IN RE DeSanti, Anne M.

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ___ **16** sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date: September 14, 2007	Signature: /s/ Anne M. DeSanti Anne M. DeSanti	Debto
	Anne W. Desanti	
Date:	Signature:	(Joint Debtor, if any
		[If joint case, both spouses must sign.]
DECLARATION AND SIG	NATURE OF NON-ATTORNEY BANKRU	PTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the de and 342 (b); and, (3) if rules or guidel	btor with a copy of this document and the not nes have been promulgated pursuant to 11 U on the debtor notice of the maximum amount	s defined in 11 U.S.C. § 110; (2) I prepared this document for ices and information required under 11 U.S.C. §§ 110(b), 110(h), 1.S.C. §§ 110(h) setting a maximum fee for services chargeable by before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of I	Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
	not an individual, state the name, title (if an	y), address, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of a is not an individual:	ll other individuals who prepared or assisted is	n preparing this document, unless the bankruptcy petition preparer
If more than one person prepared this c	ocument, attach additional signed sheets conf	forming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure imprisonment or both. 11 U.S.C. § 110		the Federal Rules of Bankruptcy Procedure may result in fines or
DECLARATION UND	ER PENALTY OF PERJURY ON BEHA	ALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or	other officer or an authorized agent of the corporation or a
	ne partnership) of theas debtor in this case, declare under pensheets (total shown on summary page pl	alty of perjury that I have read the foregoing summary and $us\ I$), and that they are true and correct to the best of my
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor nust indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

Case 07-72194 Official Form 7 (04/07)

Doc 1 Filed 09/14/07

Entered 09/14/07 11:28:50

Desc Main

Document Page 23 of 27 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:		Case No.
DeSanti, Anne M.		Chapter 7
	5.1()	

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 23.000.00 2005 Income 24,000.00 2006 Income

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 07-72194 Doc 1		Page 24 of 27	28:50 Desc Main
None	b. Debtor whose debts are not primarily conpreceding the commencement of the case if the (Married debtors filing under chapter 12 or opetition is filed, unless the spouses are separately control of the case if the case if the case if the case is the case if	nsumer debts: List each ne aggregate value of all chapter 13 must include	payment or other transfer to any cr property that constitutes or is affects payments and other transfers by eith	ed by such transfer is not less than \$5,475.
None	c. All debtors: List all payments made withi who are or were insiders. (Married debtors fi a joint petition is filed, unless the spouses ar	iling under chapter 12 o	r chapter 13 must include payments	
4. Su	ts and administrative proceedings, execution	ons, garnishments and	attachments	
None	a. List all suits and administrative proceeding bankruptcy case. (Married debtors filing und not a joint petition is filed, unless the spouse	der chapter 12 or chapte	r 13 must include information conc	
AND	CION OF SUIT CASE NUMBER NATURE Marriage of MacKay Dissoluti	OF PROCEEDING on	COURT OR AGENCY AND LOCATION Winnebago County	STATUS OR DISPOSITION Judgment for Dissolution entered June 2007
None	b. Describe all property that has been attached the commencement of this case. (Married described or both spouses whether or not a joint petition)	ebtors filing under chap	ter 12 or chapter 13 must include in	nformation concerning property of either
5. Re	possessions, foreclosures and returns			
None	List all property that has been repossessed by the seller, within one year immediately prec- include information concerning property of o joint petition is not filed.)	eding the commencem	ent of this case. (Married debtors fi	ling under chapter 12 or chapter 13 must
6. As	signments and receiverships			
None	a. Describe any assignment of property for the (Married debtors filing under chapter 12 or chunless the spouses are separated and joint per	napter 13 must include a		
None	b. List all property which has been in the har commencement of this case. (Married debtors spouses whether or not a joint petition is file	s filing under chapter 12	or chapter 13 must include informa	tion concerning property of either or both
7. Gi	its			
None	List all gifts or charitable contributions made gifts to family members aggregating less than per recipient. (Married debtors filing under ca joint petition is filed, unless the spouses ar	n \$200 in value per indiv chapter 12 or chapter 13	idual family member and charitable must include gifts or contributions	contributions aggregating less than \$100
8. Lo	sses			
	List all losses from fire, theft, other casualty commencement of this case . (Married debto a joint petition is filed, unless the spouses ar	ors filing under chapter	12 or chapter 13 must include losses	
9. Pa	yments related to debt counseling or bankr	uptcy		
None	List all payments made or property transferred consolidation, relief under bankruptcy law of of this case.			

NAME AND ADDRESS OF PAYEE Schirger Monteleone & Hampilos PC 308 West State Street #210 Rockford, IL 61101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/07

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
1,400.00

	Case 07-72194	Doc 1	Filed 09/14/07 Document	Entered 09/14/07 Page 25 of 27	11:28:50	Desc Main
10. C	Other transfers		2000	. ago _c		
None	a. List all other property, other absolutely or as security within chapter 13 must include transfer petition is not filed.)	two years i	mmediately preceding ti	he commencement of this cas	se. (Married de	btors filing under chapter 12 or
REL	ME AND ADDRESS OF TRANS ATIONSHIP TO DEBTOR t and Rebecca Weber	FEREE,	DATE 5/07		AND VALUE 5044 Prairie Loves Park Condo solo \$145,000. I Most of sal necessary	May 2007. Sales price: Net proceeds: \$7,804. e proceeds used for living expenses. in checking account at
None	b. List all property transferred be device of which the debtor is a		vithin ten years immedia	ately preceding the commence	ement of this cas	e to a self-settled trust or similar
11. (Closed financial accounts					
None	List all financial accounts and a transferred within one year in certificates of deposit, or other brokerage houses and other fin accounts or instruments held by petition is not filed.)	nmediately p instruments; ancial institu	receding the commence shares and share accountions. (Married debtors or or both spouses whether	ement of this case. Include c nts held in banks, credit union filing under chapter 12 or ch	hecking, saving ons, pension fur apter 13 must ed, unless the s	gs, or other financial accounts nds, cooperatives, associations include information concerning
	ME AND ADDRESS OF INSTIT west Bank	UTION		INT OF FINAL BALANCE	OR CLOSIN	
12. S	afe deposit boxes					
None	Dist each safe deposit of other t	of this case. (Married debtors filing un	nder chapter 12 or chapter 13	must include b	oxes or depositories of either or
13. S	etoffs					
None	List all setoffs made by any crec case. (Married debtors filing ur petition is filed, unless the spot	nder chapter	12 or chapter 13 must in	nclude information concerning		
14. P	roperty held for another perso	n				
None	List all property owned by anot	her person tl	nat the debtor holds or c	ontrols.		
15. P	rior address of debtor					
None	If debtor has moved within thre that period and vacated prior to					
5044	RESS I Prairie Path, Unit 72 es Park, IL		NAME USEI Anne Mack			ES OF OCCUPANCY ough May 2007
16. S	pouses and Former Spouses					
None	If the debtor resides or resided in					

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 14, 2007	Signature /s/ Anne M. DeSanti	
	of Debtor	Anne M. DeSanti
Date:	Signature	
	of Joint Debtor	
	(if any)	
	O continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 07-72194 Do	Docume United Stat	4/07 Entered (nt Page 27 o les Bankruptcy Co n District of Illing		0 Des	sc Main	
IN RE:			Case No.			
DeSanti, Anne M.			Chapter <u>7</u>			
	Debtor(s)					
CHAPTER 7	' INDIVIDUAL DI	EBTOR'S STATE	MENT OF INTEN	TION		
✓ I have filed a schedule of assets and liab: ☐ I have filed a schedule of executory cont ✓ I intend to do the following with respect Description of Secured Property	racts and unexpired leas	ses which includes pers	onal property subject to a	n unexpire lease: Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Marriott's Waiohai Beach Club	Marriott Vaca	tion Club	✓			
						Lease will be assumed pursuant to 11

09/14/2007	/s/ Anne M. DeSanti		
Date	Anne M. DeSanti	Debtor	Joint Debtor (if applicable)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
If the bankruptcy petition preparer is not an individual, state the name, title (if any), responsible person, or partner who signs the document.	address, and social security number of the officer, principal,	
Address		
Signature of Rankruntey Potition Preparer		

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.